1976

ANNUAL REPORT

BUSINESS OF 1976 AND 1975

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF PROVINCIAL SECRETARY
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies licensed under the Insurance Act of Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Provincial Secretary.

101-07066/

The Honourable Gordon L. Bennett
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance companies licensed to do business in this Province for the year ended December 31, 1976.

I Have the Honour to Be,
Sir,
Your Obedient Servant,

Arthur J. MacDonald
Provincial Secretary

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF PROVINCIAL SECRETARY
OFFICE OF THE SUPERINTENDENT OF INSURANCE

Honourable Arthur J. MacDonald
Provincial Secretary
Province of Prince Edward Island
Charlottetown, P.E.I.

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1976.

This report shows the particulars of business of each insurer licensed to do business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1975 Report.

Respectfully submitted,

M. B. Fitzpatrick
Superintendent of Insurance

INSURANCE COMPANIES FRATERNAL AND MUTUAL BENEFIT SOCIETIES

The following is a list of insurance companies licensed to do business in the Province of Prince Edward Island for the year ending December 31, 1976.

The letters following each insurer designate the class of insurance wherein each is authorized to transact business.

1. L - Life
2. F - Fire (Property)
3. A - Automobile
4. S - Accident & Sickness
5. O - Other Classes

Name of Company	Class(es) Licensed
Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
Aetna Casualty Company of Canada	FASO
The Aetna Casualty and Surety Company	FASO
Aetna Insurance Company	FASO
Allendale Mutual Insurance Company	FO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company of Florida	FAS
American Bankers Life Assurance Company of Florida	LS
American Home Assurance Company	FAO
American National Insurance Company	LS
The American Road Insurance Company	FAO
Argonaut Insurance Company	FAO
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
The Boiler Inspection and Insurance Company of Canada	O
The British America Assurance Company	FASO
The British Aviation Insurance Company Limited	S
British Pacific Life Insurance Company	LS
CNA Assurance Company	FASO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canada Security Assurance Company	FASO
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Premier Life Insurance Company	LS
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO
Chateau Insurance Company	FASO
Chrysler Life Insurance Company of Canada	LS
College Retirement Equities Fund	L
Combined Insurance Company of America	LS

Name of Company	Class(es) Licensed
The Commercial Life Assurance Company of Canada	L
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company Limited	LFSO
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Life Assurance Company of Canada	LS
Constitution Insurance Company of Canada	SO
Continental Assurance Company	LS
Continental Insurance Company	FASO
Co-operative Fire and Casualty Company	FASO
Co-operative Life Insurance Company	L
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis Insurance Society Inc	FASO
Cuna Mutual Insurance Society	LS
The Dominion of Canada General Insurance Company	LFASO
The Dominion Insurance Corporation	FASO
The Dominion Life Assurance Company	LS
Eaton Insurance Company	FASO
Eaton Life Assurance Company	LS
Ecclesiastical Insurance Office Limited	FO
Economical Mutual Insurance Company	FASO
Empire Life Insurance Company	LS
Employers Mutual Liability Insurance Company of Wisconsin	FASO
Excelsior Life Insurance Company	LS
Federal Life and Casualty Company	LS
Fidelity Insurance Company of Canada	FASO
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada	FAO
Fireman's Fund American Life Insurance Company	LS
Fireman's Fund Insurance Company	FASO
Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
Gamble Alden Life Insurance Company	LS
The General Accident Assurance Company of Canada	FASO
General Security Insurance Company of Canada	FASO
Gibralter General Insurance Company	FAO
The Globe Indemnity Company of Canada	FASO
Globe Life Insurance Company	LS
Grain Insurance and Guarantee Company	FSO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
Guardian Insurance Company of Canada	FASO
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Heritage Life Assurance Company	LS
Highland Group Insurance Limited	F
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
The Hudson Bay Insurance Company	FASO

Name of Company	Class(es) Licensed
Ideal Mutual Insurance Company	AO
The Imperial Guarantee and Accident Insurance Company of Canada	FASO
The Imperial Life Assurance Company of Canada	LS
Insmor Mortgage Insurance Company	O
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Limited	FASO
Knights of Columbus	LS
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Life Insurance Company of North America	LS
The Liverpool & London & Globe Insurance Company Limited	FASO
The London Assurance	FASO
London & Edinburgh General Insurance Company of Canada	FAO
The London & Lancashire Insurance Company Limited	FASO
London Life Insurance Company	LS
London & Midland General Insurance Company	FSO
Lumbermen's Mutual Casualty Company	FASO
The Manufacturers Life Insurance Company	LS
Maritime Hospital Service Association	S
The Maritme Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Maryland Casualty Company	FASO
Maryland Life Insurance Company of Baltimore	LS
Metropolitan Life Insurance Company	LS
Midland Insurance Company	FASO
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	A
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FAO
New York Life Insurance Company	LS
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life and Casualty Company	LS
Northumberland General Insurance Company	FASO
The North-West Life Assurance Company of Canada	LS
Norwich Union Fire Insurance Society Limited	FASO
Norwich Union Life Insurance Society	L
Occidental Life Insurance Company of California	LS
Occidental Life Insurance Company of Canada	L
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	S
Pacific Employers Insurance Company	FASO
Pearl Assurance Company Limited	FASO
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company Limited	FASO

Name of Company	Class(es) Licensed
The Phoenix Insurance Company	FAO
Pitts Insurance Company	FAS
Pitts Life Insurance Company	LS
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	F
Principal Life Insurance Company of Canada	L
Provident Alliance Life Insurance Company	L
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Quebec Assurance Company	FASO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company Limited	FASO
St. Paul Fire and Marine Insurance Company	FASO
Saskatchewan Mutual Insurance Company	FASO
The Scottish Union and National Insurance Company	FASO
Seaboard Surety Company	O
Security Mutual Casualty Company	FASO
Sentry Insurance a Mutual Company	FAO
Sovereign General Insurance Company	FASO
Sovereign Life Assurance Company of Canada	L
The Sovereign Mortgage Insurance Company	O
Standard Life Assurance Company	L
The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LS
Teachers Insurance and Annuity Association of America	LS
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
Unionamerica Insurance Company	FAO
Union Mutual Life Insurance Company	LS
United Canada Insurance Company	FASO
United Investment Life Assurance Company	L
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
Wellington Fire Insurance Company	FASO
The Western Assurance Company	FASO
The Western Life Assurance Company	L
Western Surety Company	O
Westmount Life Insurance Company	L
The Yasuda Fire and Marine Insurance Company, Limited	FO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

COMPARISON SUMMARY OF TOTAL BUSINESS IN ALL CLASSES

	1976			1975		
Other Than Life	**Direct Premiums Written**	**Direct Claims Paid**	**Ratio**	**Direct Premiums Written**	**Direct Claims Paid**	**Ratio**
Property	7,027,042	4,061,987	57.80	4,934,048	2,499,285	50.65
Automobile	11,282,381	6,190,247	54.86	8,684,829	4,646,663	53.50
Accident & Sickness	3,879,838	2,411,966	62.16	3,270,366	1,965,236	60.09
All Other Classes	867,682	421,291	48.55	726,286	109,011	15.01
TOTAL (a)	23,056,943	13,085,491	56.75	17,615,529	9,220,195	52.34
LIFE INSURANCE (including annuities)	10,795,529	2,310,581	Death Claims	8,562,208	1,587,713	Death Claims
		49,137	Disability Claims		29,669	Disability Claims
		466,541	Matured Endowments		291,634	Matured Endowments
		418,331	Total Annuity Payments		810,748	Total Annuity Payments
		1,696,304	Surrender Values		763,261	Surrender Values
		1,013,003	Dividends		907,214	Dividends
TOTAL (b)	10,795,529	6,013,897	55.70	8,562,208	4,390,239	51.27
GRAND TOTAL (a) (b)	33,852,472	19,099,388	56.41	26,177,737	13,610,434	51.99

NOTE: See next page for summaries of 1974 and 1973.

COMPARISON SUMMARY OF TOTAL BUSINESS IN ALL CLASSES

Other Than Life	1974 Direct Premiums Written	1974 Direct Claims Paid	1974 Ratio	1973 Direct Premiums Written	1973 Direct Claims Paid	1973 Ratio
Property	3,838,471	2,443,731	63.66	3,077,015	1,678,689	54.56
Automobile	6,749,166	4,728,315	70.06	5,389,388	3,079,087	57.13
Accident & Sickness	2,749,272	1,958,739	71.25	2,127,985	1,679,321	78.92
All Other Classes	583,054	290,229	49.78	524,442	88,232	16.82
TOTAL (a)	13,919,963	9,421,017	68.71	11,118,830	6,525,329	58.69
LIFE INSURANCE (Including Annuities)	7,499,536	1,799,746 Death Claims		6,881,500	1,172,232 Death Claims	
		36,865 Disability Claims			40,137 Disability Claims	
		345,422 Matured Endowments			370,988 Matured Endowments	
		883,248 Total Annuity Payments			532,134 Total Annuity Payments	
		867,242 Surrender Values			715,085 Surrender Values	
		772,762 Dividends			668,195 Dividends	
TOTAL (b)	7,499,536	4,705,285	62.74	6,881,500	3,498,771	
GRAND TOTAL (a) (b)	21,419,499	14,126,302	65.95	18,000,330	10,024,100	55.69

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME

YEAR ENDED DECEMBER 31, 1976

		1976		1975 Restated
UNDERWRITING INCOME				
Premiums		$1,346,676		$ 945,059
Less: Reinsurance premiums	$ 122,343		$ 46,608	
Reserve for unearned premiums	288,418	410,761	180,186	226,794
		935,915		718,265
EXPENSES				
Administration		178,320		150,040
Agents commissions		214,594		152,779
Depreciation		5,460		4,033
Inspection		-		3,975
Losses incurred		588,958		297,704
Fire prevention tax		10,157		7,088
		997,489		615,619
Net underwriting income (loss) before extraordinary item		(61,574)		102,646
Extraordinary income		-		76,509
Net underwriting income (loss)		(61,574)		179,155
Other income				
Net interest	117,499		71,748	
Net commissions	3,300		4,101	
Net office rentals	1,302	122,101	518	76,367
Net income		$ 60,527		$ 255,522

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

STATEMENT OF INCOME (continued)

General reserve, beginning of year		
As previously reported	$1,370,235	$ 955,273
Adjustment required as a result of changes in accounting policies	905,302	745,862
As restated	464,933	209,411
General reserve, end of year	$ 525,460	$ 464,933

BALANCE SHEET

ASSETS	1976	1975
CURRENT		
Cash	$ 4,137	$ 518
Receivables		
Policy holders for premiums	15,987	8,946
Agents Accounts	11,302	7,267
Losses recoverable on ceded risks	10,164	15,048
Other	958	-
	42,548	31,779
Investments, at cost		
Bonds, shares, investment and deposit certificates (approximate market value $1,804,526, 1975 $1,241,079)	1,764,435	1,291,771
Mortgages	24,625	36,389
Land, buildings and equipment	122,652	126,050
	$1,954,260	$1,485,989

LIABILITIES	1976	1975
CURRENT		
Bank overdraft	$ 28,915	$ 7,532
Provision for unpaid loss claims	53,235	61,596
Accounts payable	124,594	18,124
Agents and directors accounts	-	166
Unearned premiums	1,222,056	933,638
	1,428,800	1,021,056
General Reserve	525,460	464,933
	$1,954,260	$1,485,989

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

YEAR ENDED DECEMBER 31, 1976

	1976	1975
Premiums	$ 17,389	$ 16,340
Underwriting expenses:		
Bank Charges	62	89
Fees, licenses and taxes	662	797
Office and miscellaneous	50	107
Professional and management fees	1,763	3,800
Reserve for future losses	4,425	4,270
Travel and entertainment	443	-
	7,405	9,063
Underwriting Income	9,984	7,277
Interest Income	10,653	11,028
Rental loss	101	-
Income before income taxes	20,536	18,305
Income taxes	5,186	4,594
Net income	15,350	13,711
Retained earnings, beginning of year	21,553	7,842
Retained earnings, end of year	$ 36,903	$ 21,553

BALANCE SHEET

ASSETS	1976	1975
CURRENT		
Cash	$	$ 78
Receivables		
Trade	1,146	1,800
Accrued interest	8,769	4,433
Associated Company	20,577	5,299
	30,492	11,610
Investments	87,525	103,046
Land and Building	41,013	43,013
	$159,030	$157,669

LIABILITIES	1976	1975
CURRENT		
Bank Overdraft	$ 635	$
Accounts Payable		
Associated Company	-	27,004
Unearned Income	40	-
Income taxes payable	5,186	4,594
Reserve for unearned premiums	8,849	8,540
	14,710	40,138
Long Term	24,822	17,808
Reserves	12,595	8,170
	52,127	66,116

SHAREHOLDERS' EQUITY

Capital Stock	70,000	70,000
Retained Earnings	36,903	21,553
	106,903	91,553
	106,903	91,553
	$159,030	$157,669

TABLE "A"

LIFE INSURANCE - 1976

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1975		New Issued and Other Additions in 1976		Policies in Force End of 1976	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	2	12,000		71,850	2	83,850
The Acadia Life Insurance Company	19	319,432	24	539,394	43	858,826
Actra Fraternal Benefit Society	4	48,000			4	48,000
Allstate Life Insurance Company	1	5,000			1	5,000
Allstate Life Insurance Company of Canada	16	147,000	2	23,000	18	170,000
American Bankers Life Assurance Company of Florida		236,450		4,328,440		4,564,890
American National Insurance Company						
Assumption Mutual Life Insurance Company	453	1,592,700	2	60,865	455	1,653,565
Atlantic Mutual Life Assurance Company	5	3,695,247	9	2,318,433	14	6,013,680
British Pacific Life Insurance Company	5	79,881			5	79,881
The Canada Life Assurance Company	2,487	42,536,677	166	9,860,445	2,653	52,397,122
Canadian General Life Insurance Company	2	2,375,950		1,644,974	2	4,020,924
Canadian Premier Life Insurance Company	40	2,035,783	4	5,564,962	44	7,600,745
Chrysler Life Insurance Company of Canada						
College Retirement Equities Fund						
Combined Insurance Company of America						
The Commercial Life Assurance Company of Canada	168	3,895,613	41	902,915	209	4,798,528
Commercial Union Assurance Company Limited	60	3,280,300	8	929,604	68	4,209,904
Confederation Life Insurance Company	1,880	36,649,438	45	5,713,796	1,925	42,363,234
Constellation Life Assurance Company of Canada	12	212,000	(2)	8,000	10	220,000
Contintental Assurance Company		10,000				10,000
Co-operative Life Insurance Company	556	10,903,161	54	2,125,505	610	13,028,666
The Credit Life Insurance Company						
Crown Life Insurance Company	515	22,448,478	37	6,153,030	552	28,601,508
Cuna Mutual Insurance Society	202	15,399,604	65	3,255,178	267	18,654,782

LIFE INSURANCE - 1976 (continued)

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1975		New Issued and Other Additions in 1976		Policies in Force End of 1976	
	No.	Amount	No.	Amount	No.	Amount
The Dominion Life Assurance Company	1,541	14,944,678	62	1,960,181	1,603	16,904,859
Eaton Life Assurance Company	145	1,334,573	14	200,553	159	1,535,126
Empire Life Insurance Company	1,877	17,089,635	119	2,575,277	1,996	19,664,912
Excelsior Life Insurance Company	711	24,052,906	105	5,170,572	816	29,223,478
Family Life Assurance Company	1	964			1	964
Federal Life and Casualty Company						
Financial Life Assurance Company of Canada		375,629		479,128		854,757
Fireman's Fund American Life Insurance Company						
Ford Life Insurance Company		1,512,216		1,771,328		3,283,544
Gamble Alden Life Insurance Company		44,805		71,601		116,406
Globe Life Insurance Company	7	11,798	1	23,619	8	35,417
The Grand Orange Lodge of British America - Benefit Fund	197	371,352	1	8,708	198	380,060
The Great-West Life Assurance Company	1,938	29,011,561	78	8,913,134	2,016	37,924,695
Heritage Life Assurance Company	1	68,930		18,655	1	87,585
The Imperial Life Assurance Company of Canada	2,421	43,596,230	718	19,710,387	3,139	63,306,617
Knights of Columbus	126	284,593	43	516,393	169	800,986
Laurier Life Insurance Company	89	94,054	7	12,015	96	106,069
Life Insurance Company of North America						
London Life Insurance Company	1,156	13,370,255	360	5,323,408	1,516	18,693,663

The Manufacturers Life Insurance Company	541	8,794,929	20	2,464,156	561	11,259,085
The Maritime Life Assurance Company	1,258	40,623,529	85	9,655,474	1,343	50,279,003
Maryland Life Insurance Company of Baltimore	1,025	2,921,374	698	1,973,040	1,723	4,894,414
Metropolitan Life Insurance Company	669	7,002,381	75	5,382,909	744	12,385,290
The Monarch Life Assurance Company	26	249,856		42	26	249,898
Mony Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	6,045	70,134,520	727	17,174,561	6,772	87,309,081
Mutual of Omaha Insurance Company	159	1,624,614	47	584,696	206	2,209,310
The National Life Assurance Company of Canada	100	360,170	1	3,131	101	363,301
New York Life Insurance Company	107	2,552,470	1	393,528	108	2,945,998
North American Life Assurance Company	858	66,661,204	20	23,130,492	878	89,791,696
North American Life and Casualty Company	131	1,363,539	4	87,940	135	1,451,479
The North-West Life Assurance Company of Canada	8	96,519	2	50,000	10	146,519
Norwich Union Life Insurance Society	42	686,853	4	41,288	46	728,141
Occidental Life Insurance Company of California	585	22,214,166	171	9,255,004	756	31,469,170
Occidental Life Insurance Company of Canada						
Old Republic Life Insurance Company				2,613,814		2,613,814
Pennsylvania Life Insurance Company	2	4,750		500	2	5,250
Pitts Life Insurance Company	4	87,500			4	87,500
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company				173,035		173,035
The Prudential Assurance Company Limited	132	9,083,749	39	14,792,463	171	23,876,212
The Prudential Insurance Company of America	3,998	52,245,109	448	11,201,793	4,446	63,446,902
Reliable Life Insurance Company		989,565		1,422,727		2,412,292
The Sovereign Life Assurance Company of Canada	7	1,177,014	2	36,000	9	1,213,014
The Standard Life Assurance Company	694	15,660,693	165	5,404,461	859	21,065,154
Sun Alliance and London Assurance Company Limited	34	716,521	44	1,584,872	78	2,301,393
Sun Life Assurance Company of Canada	2,345	39,745,252	256	8,970,468	2,601	48,715,720
Teachers Insurance and Annuity Association of America	2	79,686			2	79,686
The Travelers Insurance Company	5	109,042			5	109,042
The Travelers Life Insurance Company of Canada	2	633,612		130,313	2	763,925
Union Mutual Life Insurance Company	6	33,188			6	33,188
United Benefit Life Insurance Company	2	16,450	1	4,000	3	20,450
United Investment Life Assurance Company	108	3,849,085	1	28,746	109	3,877,831

TABLE "A"

LIFE INSURANCE - 1976 (continued)

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1975		New Issued and Other Additions in 1976		Policies in Force End of 1976	
	No.	Amount	No.	Amount	No.	Amount
The Wawanesa Mutual Life Insurance Company	3	7,000	1	6,000	4	13,000
The Western Life Assurance Company	25	638,472			25	638,472
Westmount Life Insurance Company	9	916,000	6	306,000	15	1,222,000
Zurich Life Insurance Company of Canada	40	5,207,111	8	1,801,184	48	7,008,295
TOTALS		648,532,816		208,927,987		857,460,803

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

Insurer	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income & Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada		291	291	623		623	914
The Acadia Life Insurance Company	5,961		5,961	8,026		8,026	13,987
Actra Fraternal Benefit Society	108		108				108
Aetna Insurance Company	1,448	2,471	3,919				3,919
Allstate Life Insurance Company		5	5				5
Allstate Life Insurance Company of Canada	1,492	72	1,564				1,564
American Bankers Life Assurance Company of Florida		3,862	3,862				3,862
American National Insurance Company							
Assumption Mutual Life Insurance Company	27,030		27,030	1,060		1,060	28,090
Atlantic Mutual Life Assurance Company	581	32,452	33,033				33,033
British Pacific Life Insurance Company	270		270				270
The Canada Life Assurance Company	486,481	110,606	597,087	208,034	75,627	283,661	880,748
Canadian General Life Insurance Company		12,982	12,982				12,982
Canadian Premier Life Insurance Company	6,761	2,031	8,792	1,038		1,038	9,830
Chrysler Life Insurance Company of Canada		533	533				533
College Retirement Equities Fund							
Combined Insurance Company of America							
The Commercial Life Assurance Company of Canada	25,586	12,870	38,456	4,000		4,000	42,456
Commercial Union Assurance Company Limited	14,859	6,646	21,505				21,505
Confederaltion Life Insurance Company	177,267	79,628	256,895	23,330	8,403	31,733	288,628
Constellation Life Assurance Company of Canada	311	466	777				777
Continental Assurance Company	538		538				538
Co-operative Life Insurance Company	60,932	43,941	104,873	15,980	78,835	94,815	199,688
The Credit Life Insurance Company							

LIFE INSURANCE - 1976 (continued)

Direct Premium Income and Considerations in Prince Edward Island

Insurer	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income & Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Crown Life Insurance Company	55,319	99,807	155,126	3,000		3,000	158,126
Cuna Mutual Insurance Society	1,557	99,611	101,168	11,893	24,257	36,150	137,318
The Dominion Life Assurance Company	188,769	30,500	219,269	96,625	1,514	98,139	317,408
Eaton Life Assurance Company	11,514	1,963	13,477	340		340	13,817
Empire Life Insurance Company	212,712	26,458	239,170	26,877	1,865	28,742	267,912
Excelsior Life Insurance Company	179,729	63,882	243,611	54,775	174,871	229,646	473,257
Federal Life and Casualty Company							
Financial Life Assurance Company of Canada	(1,136)	(1,136)				(1,136)	
Fireman's Fund American Life Insurance Company							
Ford Life Insurance Company		11,165	11,165				11,165
Gamble Alden Life Insurance Company		925	925				925
Globe Life Insurance Company	364		364				364
The Grand Orange Lodge of British America - Benefit Fund	10,877		10,877				10,877
The Great-West Life Assurance Company	273,955	100,684	374,639	121,229	186,933	308,162	682,801
Heritage Life Assurance Company		243	243				243
The Imperial Life Assurance Company of Canada	398,228	181,482	579,710	282,452		282,452	862,162
Knights of Columbus	13,845		13,845				13,845
Laurier Life Insurance Company	5,340	87	5,427				5,427

Life Insurance Company of North America		916	916				916
London Life Insurance Company	124,915	34,297	159,212	1,883		1,883	161,095
The Manufacturers Life Insurance Company	70,908	27,521	98,429	68,943	28,012	96,955	195,384
The Maritime Life Assurance Company	261,158	58,426	319,584	319,380	38,587	357,967	677,551
Maryland Life Insurance Company of Baltimore		16,692	16,692				16,692
Metropolitan Life Insurance Company	58,298	45,089	103,387	46,900	2,742	49,642	153,029
Monarch Life Assurance Company		3,161	3,161	475		475	3,636
The Mony Life Insurance Company of Canada							
The Mutual Life Assurance Company of Canada	848,778	75,549	924,327	757,494	300,453	1,057,947	1,982,274
Mutual of Omaha Insurance Company	17,809	390	18,199	519		519	18,718
The National Life Assurance Company of Canada	5,514	51,201	56,715	37		37	56,752
New York Life Insurance Company	48,260	4,829	53,089	(34)		(34)	53,055
North American Life Assurance Company	134,733	449,889	584,622	91,735	30,285	122,020	706,642
North American Life and Casualty Company	6,858		6,858		800	800	7,658
The North-West Life Assurance Company of Canada	2,789		2,789				2,789
Norwich Union Life Insurance Society	5,392		5,392	263		263	5,655
Occidental Life Insurance Company of California	122,252	8,683	130,935	27		27	130,962
Occidental Life Insurance Company of Canada	6		6	19,756		19,756	19,762
Old Republic Life Insurance Company		27,450	27,450				27,450
Pennsylvania Life Insurance Company	358		358				358
Pitts Life Insurance Company		573	573				573
Principal Life Insurance Company of Canada							
Provident Alliance Life Insurance Company		7,979	7,979				7,979
The Prudential Assurance Company Limited	36,831	52,231	89,062	183	852	1,035	90,097
The Prudential Insurance Company of America	414,341	117,541	531,882	81,851	66	81,917	613,799
Reliabl. Life Insurance Company	356	8,368	8,724				8,724
The Sovereign Life Assurance Company of Canada	778	7,069	7,847				7,847
The Standard Life Assurance Company	210,963	939	211,902		3,695	3,695	215,597
Sun Alliance and London Assurance Company Limited	8,932		8,932				8,932
Sun Life Assurance Company of Canada	362,783	104,331	467,114	394,245	166,104	560,349	1,027,463
Teachers Insurance and Annuity Association of America	324		324	944		944	1,268
The Travelers Insurance Company	1,710	56	1,766				1,766
The Travelers Life Insurance Company of Canada		1,018	1,018				1,018

LIFE INSURANCE - 1976 (continued)

Direct Premium Income and Considerations in Prince Edward Island

Insurer	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income & Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Union Mutual Life Insurance Company	3,256		3,256				3,256
United Benefit Life Insurance Company	330		330				330
United Investment Life Assurance Company	21,604		21,604	4,762		4,762	26,366
The Wawanesa Mutual Life Insurance Company	179		179	1,475		1,475	1,654
The Western Life Assurance Company	7,565		7,565				7,565
Westmount Life Insurance Company	14,677		14,677	12,621		12,621	27,298
Zurich Life Insurance Company of Canada	2,445	23,168	25,613	58		58	25,671
TOTALS	4,956,936	2,051,893	7,008,829	2,662,799	1,123,901	3,786,700	10,795,529

TABLE "C"

LIFE INSURANCE - 1976

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plans	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O							
	G							
The Acadia Life Insurance Company	O	1,800				1,086	633	
	G							3,519
Actra Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O					2,535		
	G							2,535
Allstate Life Insurance Company	O							
	G	(4)						(4)
Allstate Life Insurance Company of Canada	O	8				1,491		
	G							1,499
American Bankers Life Assurance Company of Florida	O							
	G							
American National Insurance Company	O							
	G							
Assumption Mutual Life Insurance Co.	O	(74)		2,000		24,953		
	G							26,879
Atlantic Mutual Life Assurance Company	O							
	G		25,000					25,000
British Pacific Life Insurance Company	O							
	G							
The Canada Life Assurance Company	O	49,693		108,982	23,059	142,853	117,221	
	G	62,173	464		12,826	1,099	1,062	519,432

LIFE INSURANCE - 1976 (continued)

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plans	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Canadian General Life Insurance Company	O							
	G					1,004	699	
Canadian Premier Life Insurance Company	O					270		5,973
	G	4,000						
Chrysler Life Insurance Company of Canada	O							1,535
	G	1,535				3,471		
College Retirement Equities Fund	O							3,471
	G							
Combined Insurance Company of America	O							
	G					1,015	203	
The Commercial Life Assurance Company of Canada	O							1,218
	G					64,063		
Commercial Union Assurance Company Limited	O	66			189	56		99,573
	G	35,199						
Confederation Life Insurance Company	O	115,688		42,515	5,787	112,330	66,989	403,682
	G	60,373						
Constellation Life Assurance Company of Canada	O							
	G							
Continental Assurance Company	O							
	G				3,697	8,147	3,633	
Co-operative Life Insurance Company	O	5,668						107,863
	G	24,502	3,347		3,139	40,342	15,388	
The Credit Life Insurance Company	O							
	G							
Crown Life Insurance Company	O	6,451		20,859	2,507	16,057	15,705	187,469
	G	126,109				(219)		
Cuna Mutual	O	1,003						

						1,880	2,550	
Insurance Society	G	68,682				3,095	12,260	89,470
The Dominion Life	O	39,590	600	15,234	30,199	102,373	48,096	
Assurance Company	G	8,000			202	638		244,932
Eaton Life	O	10,000		2,500			348	
Assurance Company	G	1,000						13,848
Empire Life	O	5,751		42,083	1,160	64,097	44,167	
Insurance Company	G	580				7,732		165,570
Excelsior Life	O	14,610		3,893	13,077	50,487		
Insurance Company	G	90,545			7,118	1,421		181,151
Family Life	O					940		
Assurance Company	G							940
Federal Life &	O							
Casualty Company	G							
Financial Life Assurance	O							
Company of Canada	G		1,938					1,938
Fireman's Fund American	O							
Life Insurance Company	G							
Ford Life	O							
Insurance Company	G	3,526						3,526
Gamble Alden Life	O							
Insurance Company	G	75						75
Globe Life	O					185		
Insurance Company	G					3,691		3,876
The Grand Orange Lodge of	O				1,683			
British America - Benefit Fund	G							1,683
The Great-West Life	O	230,417		90,401	47,866	106,807	78,727	
Assurance Company	G	22,358			45,917	46,601	808	669,902
Hertiage Life	O							
Assurance Company	G							
The Imperial Life Assurance	O	42,262		17,615	5,332	65,110	48,857	
Company of Canada	G	11,481			880			191,537

LIFE INSURANCE - 1976 (continued)

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plans	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Knights of Columbus	O				9,843			
	G							9,843
Laurier Life	O	538						
Insurance Company	G							538
Life Insurance Company	O							
of North America	G							
London Life	O	(300)	2,766	12,940	293	28,463	29,638	
Insurance Company	G	10,864					1,651	86,315
The Manufacturers Life	O	4,394		3,000		6,668	15,194	
Insurance Company	G	83			10,375	3,990	1,299	45,003
The Maritime Life	O	237,810	202	31,289	766	63,900	17,123	
Assurance Company	G					2,717		353,807
Maryland Life Insurance	O							
Company of Baltimore	G	25,190						25,190
Metropolitan Life	O	18,522	2,544	14,391	3,516	11,414	18,026	
Insurance Company	G	29,917	3			522	9,411	108,266
Monarch Life	O			2,681			986	
Assurance Company	G							3,667
Mony Life Insurance	O							
Company of Canada	G							
The Mutual Life Assurance	O	53,477	200	20,046	52,908	341,657	203,702	
Company of Canada	G	26,939			14,756	6,362	5,717	725,764
Mutual of Omaha	O					403	701	
Insurance Company	G							1,104

The National Life Assurance	O	3,440		1,000			2,161	
Company of Canada	G	33,679	53			251		40,584
New York Life	O	25,000				6,019	6,072	
Insurance Company	G	1,740					899	39,730
North American Life	O	65,460		6,548	9,054	41,545	30,892	
Assurance Company	G	420,560			11,658	48,991		634,708
North American Life and	O	(1,000)						
Casualty Company	G	145						(855)
The North-West Life	O							
Assurance Company of Canada	G	146						146
Norwich Union Life	O				1,200	238	553	
Insurance Society	G							1,991
Occidental Life Insurance	O					1,488	26	
Company of California	G	(278)			1,015			2,251
Occidental Life Insurance	O					3,394		
Company of Canada	G							3,394
Old Republic Life	O							
Insurance Company	G							
Pennsylvania Life	O							
Insurance Company	G							
Pitts Life	O							
Insurance Company	G							
Principal Life Insurance	O							
Company of Canada	G							
Provident Alliance Life	O							
Insurance Company	G							
The Prudential Assurance	O					19,414	11,820	
Company Limited	G				1,136	1,095		33,465
The Prudential Insurance	O	26,357	3,523	(103)	7,323	28,531	59,868	
Company of America	G	58,954	482		3		9,274	194,212
Reliable Life Insurance Company	O							
	G							
The Sovereign Life Assurance	O					1,540	159	
Company of Canada	G	11,197	1,720					14,616

LIFE INSURANCE - 1976 (continued)

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plans	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Standard Life Assurance Company	O				13,553	9,721	65,508	
	G				16,723		23	105,528
Sun Alliance and London Assurance Company Limited	O					5,952	332	
	G							6,284
Sun Life Assurance Company of Canada	O	120,466	50	15,496	32,674	67,427	97,043	
	G	73,649			26,180	45,748	24,671	503,404
Teachers Insurance and Annuity Association of America	O				695	1,325	1,433	
	G							3,453
The Travelers Insurance Company	O	16,255	3,151	8,766				
	G	(328)	(70)		22			27,796
The Travelers Life Insurance Company of Canada	O							
	G	2,563						2,563
United Benefit Life Insurance Company	O					1,001		
	G							1,001
Union Mutual Life Insurance Company	O						808	
	G							808
United Investment Life Assurance Company	O					6,453		
	G							6,453
The Wawanesa Mutual Life Insurance Company	O						125	
	G							125
The Western Life Assurance Company	O					921	120	
	G							1,041
Westmount Life Insurance Company	O					59,600		
	G							59,600
Zurich Life Insurance Company of Canada	O			4,405		3,944	422	
	G	2,075	3,164					14,010
TOTALS		2,310,581	49,137	466,541	418,331	1,696,304	1,073,003	6,013,897

PROPERTY INSURANCE

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Aetna Casualty Company of Canada	996					
The Aetna Casulaty and Surety Company	9,597	5,782	60.24	1,252	(1,920)	
Aetna Insurance Company	18,087	2,587	14.30	24,540	4,660	18.98
Affiliated FM Insurance Company	4,535					
Allendale Mutual Insurance Company	3,098			9,002		
Allstate Insurance Company						
Allstate Insurance Company of Canada	(4,277)	(6,432)		12,063	23,153	191.93
American Bankers Insurance Company of Florida	11,857	1,838	15.50	15,058	49	0.33
American Home Assurance Company	72,034	31,042	43.09	52,092	41,800	80.24
The American Insurance Company	3,764	963	25.58			
The American Road Insurance Company						
Argonaut Insurance Company						
The British America Assurance Company	479,556	206,804	43.12	34,783	12,043	34.62
CNA Assurance Company	4,281	207	4.83	2,251		
The Canada Accident and Fire Assurance Company	163,600	152,812	93.40	148,878	31,764	21.34
Canada Security Assurance Company	16,336	7,874	48.20	37,531	4,551	12.13
Canadian General Insurance Company	242,134	100,933	41.68	188,940	82,508	43.67
The Canadian Indemnity Company	227,689	137,177	60.24	103,636	50,391	48.62
Canadian Pioneer Insurance Company				10,911	12,462	114.22
The Canadian Surety Company	37,276	5,846	15.68	67,112	64,667	96.36
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	33,087					
The Casualty Company of Canada	215,750	99,206	45.98	104,551	43,592	41.69
Chateau Insurance Company	2,453	19	.77			
Commerce and Industry Insurance Company of Canada	(11)					
Commercial Union Assurance Company of Canada	559,438	315,929	56.47			
Commercial Union Assurance Company Limited				73,526	22,872	31.11
Commonwealth Insurance Company	4,736	(90)		11,126	153	1.38
Consolidated Fire & Gas Company Limited	1,039	200	19.24			

PROPERTY INSURANCE (continued)

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Constitution Insurance Company of Canada	729	182	24.96			
Continental Insurance Company	70,555	45,935	65.10	41,148	52,479	127.54
Co-operative Fire and Casualty Company	528,807	320,724	6.06	467,535	225,436	48.22
Coronation Insurance Company Limited	55,847	182,979	327.64	52,267	7,074	13.53
Cumis Insurance Society Inc.	23,117	14,280	61.77	9,976	13,117	131.49
The Dominion of Canada General Insurance Company	74,593	13,552	18.16	46,183	8,241	17.84
The Dominion Insurance Corporation	7,923	369	4.65			
Eaton Insurance Company	246			284	137	48.24
Ecclesiastical Insurance Office Limited	16,004	9,167	57.27	1,198		
Economical Mutual Insurance Company						
Elite Insurance Company	193					
Employers Mutual Fire Insurance Company				21		
Employers Mutual Liability Insurance Company of Wisconsin	2,564			4,754	4,537	95.44
Federal Fire Insurance Company	2,216	1,465	66.11			
Federal Insurance Company	2,037	39,646	1,946.29			
Fidelity Insurance Company of Canada	63,839	20,146	31.55	6,293	1,538	24.44
The Fire Insurance Company of Canada	(121)	(1,514)		1,248	62,590	5,015.22
Fireman's Fund Insurance Company	20,415	38,819	190.14	49,689	8,098	16.30
Foremost Insurance Company						
The General Accident Assurance Company of Canada	156,705	51,166	32.65	101,141	74,541	73.70
General Security Insurance Company of Canada	75,703	53,915	71.21	78,075	1,373	1.76
Gerling Global General Insurance Company		7,427				
Gibralter General Insurance Company	67,709	12,411	18.32			
The Globe Indemnity Company of Canada	13,974	4,676	33.46	15,565	356	2.29
Grain Insurance and Guarantee Company	7,198	153	2.12	3,990	38	0.95
Great American Insurance Company	7,457	3,057	40.99	5,995	37,622	627.55
The Great Eastern Insurance Company	190			408	(11,773)	
Guardian Insurance Company of Canada	286,519	67,227	23.46	194,345	106,291	54.69

The Halifax Insurance Company	8,174	867	10.60	12,303	27,162	220.78
Hartford Fire Insurance Company	7,876	10,722	136.13	22,858	2,485	10.87
Herald Insurance Company						
Highland Group Insurance Limited	17,389	4,425		16,340		
Highlands Insurance Company						
The Home Insurance Company	137,983	70,949	51.41	88,021	54,588	62.02
The Hudson Bay Insurance Company	319	1,480	463.94	1,110	940	84.68
The Imperial Guarantee and Accident Insurance Company of Canada	56,647	36,522	64.47	68,602	11,997	17.49
Insurance Company of North America	50,574	1,596	3.15	35,667	914	2.56
The Insurance Corporation of Ireland Limited	8,195	30,850	376.44	7,826	1,040	13.29
Liberty Mutual Fire Insurance Company	1,747					
The Liverpool & London & Globe Insurance Company Limited	1,793	14,316	798.43	37,835	54,472	143.97
The London Assurance	1,128	10,578	937.76	31,037	44,192	142.38
London & Edinburgh General Insurance Company of Canada						
The London & Lancashire Insurance Company Limited	3,696	3,551	96.07	54,234	72,037	132.83
London & Midland General Insurance Company	15,442	15,454	100.07	12,176	1,653	13.58
Lumbermen's Mutual Casualty Company	10,930	1,435	13.12	12,885	8,606	66.79
Markel Insurance Company of Canada	400			(112)		
Maryland Casualty Company	6,363	(10,694)		45,704	18,953	41.47
Midland Insurance Company						
New Hampshire Insurance Company	11					
Non-Marine Underwriters, Members of Lloyd's, London, England	109,790	615,175	560.31	83,995	9,465	11.27
North American Company for Property and Casualty Insurance	4,080	2,113	51.78	2,310		
North British and Mercantile Insurance Company Limited				93,855	134,664	143.48
Northern Assurance Company Limited				17,289	1,640	9.49
Northumberland General Insurance Company	55,288	35,918	64.96	33,496	66,587	198.79
Norwich Union Fire Insurance Society Limited	2,552	2,956	115.83	4,865	21,570	443.37
Old Republic Insurance Company					100	
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company	1,559	360	23.09			
Pearl Assurance Company Limited	142	1,228	864.78	8,073	7,901	97.87
The Personal Insurance Company of Canada				115		
Phoenix Assurance Company of Canada	139,477	97,526	69.92	129,500	119,671	92.41
Phoenix Assurance Company Limited						
The Phoenix Insurance Company						

PROPERTY INSURANCE (continued)

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Pitts Insurance Company		1,973			871	
The Portage la Prairie Mutual Insurance Company	25,785	17,425	67.57	13,817	1,289	9.33
Prince Edward Island Mutual Fire Insurance Company	1,346,676	666,989	49.52	876,490	297,704	33.97
Protection Mutual Insurance Company	696					
The Prudential Assurance Company Limited	200,191	66,209	33.07	110,952	30,137	27.16
Quebec Assurance Company	13,548	8,121	59.94	9,445	3,970	42.03
Reliable Insurance Company	3,736	10,108	270.55	20,915	18,398	87.97
Royal Insurance Company Limited	30,030	20,851	69.43	151,715	53,344	35.16
St. Paul Fire and Marine Insurance Company	1,220	48	3.93			
Saskatchewan Mutual Insurance Company	6,786	7,208	106.21	22,650	15,274	67.43
Scottish Canadian Assurance Corporation						
The Scottish Union and National Insurance Company	(1,461)	136		223	4,878	2,187.44
Security Insurance Company of Hartford	1,253	39	3.11			
Security Mutual Casualty Company	73,944	28,229	38.17	36,314	1,120	3.08
Sentry Insurance a Mutual Company	18,189	10,825	59.51	11,839	17,670	149.25
Sovereign General Insurance Company	4,926			4,778	2,089	43.72
The Stanstead and Sherbrooke Insurance Company	21,934	29,068	132.52	22,726	26,609	117.09
Sun Alliance Insurance Company	400,415	93,926	23.45	366,655	28,900	7.88
Sun Insurance Office Limited				25,582	99,762	389.97
Toronto General Insurance Company						
Traders General Insurance Company	4,819	1,871	38.82	4,173	1,586	38.01
Transport Indemnity Company						
The Travelers Indemnity Company	346	1,310	378.61	1,842	(43)	
The Travelers Indemnity Company of Canada	13,918	19,430	139.60	70,229	66,336	94.46
Unionamerica Insurance Company	17,875			977		
United Canada Insurance Company						

United States Fidelity and Guaranty Company	2,543	1,753	68.93	6,565	5,695	86.75
United States Fire Insurance Company	44,665	11,836	26.49	32,564	27,754	85.23
Utica Mutual Insurance Company	3,068	3,947	128.65			
The Wawanesa Mutual Insurance Company	255,072	88,751	34.79	164,171	51,725	31.51
Wellington Fire Insurance Company	26,884	5,712	21.24	15,302	8,619	56.33
The Western Assurance Company	271,336	70,416	25.95	165,189	90,721	54.92
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company	5,619			1,472		
TOTALS	7,027,042	4,061,987	57.80	4,934,048	2,499,285	50.65

AUTOMOBILE INSURANCE

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Aetna Casualty Company of Canada	3,628	27,306	752.64	(17,447)	(8,343)	
The Aetna Casualty and Surety Company	11,610	1,603	13.80	3,340	(1)	
Aetna Insurance Company						
Allstate Insurance Company	46,138	7,454	16.15	35,803	30,202	84.36
Allstate Insurance Company of Canada						
American Bankers Insurance Company of Florida	879	22	2.50	1,108	129	17.64
American Home Assurance Company	426	6,821	1,601.17			
The American Insurance Company	63			48		
The American Road Insurance Company						
Argonaut Insurance Company						
The British America Assurance Company	525,951	216,328	41.13	49,735	(9,647)	
CNA Assurance Company	1,108	6,791	612.90	5,769	290	5.03
The Canada Accident and Fire Assurance Company	1,079,191	493,801	45.75	944,877	443,216	
Canada Security Assurance Company	20,181	12,286	60.87	55,515	8,010	
Canadian General Insurance Company	860,754	336,498	39.09	643,365	352,156	54.74
The Canadian Indemnity Company	148,925	52,165	35.02	136,200	70,475	51.74
Canadian Pioneer Insurance Company				8,854	6,007	
The Canadian Surety Company	(16,400)	937		20,621	40,579	196.78
The Casualty Company of Canada	370,888	199,644	53.82	228,881	103,780	45.34
Chateau Insurance Company						
Commercial Union Asssurance Company of Canada	1,642,212	784,190	47.75			
Commercial Union Assurance Company Limited				208,782	172,913	82.82
Commonwealth Insurance Company	22,988	400	1.74			
Continental Insurance Company	88,299	28,753	32.56	99,401	41,405	41.65
Co-operative Fire and Casualty Company	2,401,613	1,278,540	53.23	1,787,606	975,074	54.55
Coronation Insurance Company Limited						
Cumis Insurance Society Inc.	208			150	4	2.67

The Dominion of Canada General Insurance Company	213,265	110,335	51.73	130,366	81,534	62.54
The Dominion Insurance Corporation	1,719	1,369	79.63			
Eaton Insurance Company	858	2,091	243.70	(17)	(867)	
Economical Mutual Insurance Company						
Employers Mutual Fire Insurance Company				566	71	12.54
Employers Mutual Liability Insurance Company of Wisconsin	8,975	1,677	18.68	1,633	1,477	90.45
Federal Fire Insurance Company	5,626	926	16.45			
Federal Insurance Company	542	18	3.32			
Fidelity Insurance Company of Canada	1,392	435	31.25	(2,646)	(1,229)	
The Fire Insurance Company of Canada	(52)	(3,437)		4,333	32,785	756.64
Fireman's Fund Insurance Company	6,500	33,727	578.87	60,062	12,140	20.31
Foremost Insurance Company						
The General Accident Assurance Company of Canada	160,883	116,864	72.63	89,648	36,806	41.06
General Security Insurance Company of Canada	113,858	56,465	49.59	75,465	41,458	54.94
Gibralter General Insurance Company	129,128	37,246	28.84			
The Globe Indemnity Company of Canada	484	7,394	1,527.68	34,462	2,494	7.24
Grain Insurance and Guarantee Company						
Great American Insurance Company	(4,748)	(1,237)				
The Great Eastern Insurance Company	1,181	684	57.91	6,433	7,923	123.16
Guardian Insurance Company of Canada	690,366	506,813	74.85	629,237	325,856	51.79
Halifax Insurance Company	(2,261)	(5,092)		29,928	34,609	115.64
Hartford Fire Insurance Company	8,408	1,279	15.21	20,510	7,510	36.57
Herald Insurance Company						
Highlands Insurance Company						
The Home Insurance Company	(665)	3,854		4,973	854	17.17
The Hudson Bay Insurance Company	588	557	94.72	399		
Ideal Mutual Insurance Company	(454)			784		
The Imperial Guarantee and Accident Insurance Company of Canada	95,647	48,681	50.89	83,026	16,721	20.14
Insurance Company of North America	4,625	(1,277)		2,749	8,698	316.41
The Insurance Corporation of Ireland Limited	10					
Liberty Mutual Fire Insurance Company	21,057	9,855	46.80	10,069	5,263	52.27
The Liverpool & London & Globe Insurance Company Limited				37		
The London Assurance		7,389		86,629	148,442	171.35
London & Edinburgh General Insurance Company of Canada	(84)	(7,910)		(1,069)	(200)	

AUTOMOBILE INSURANCE (continued)

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
The London & Lancashire Insurance Company Limited	502	2,097	417.72	67,287	48,045	71.40
London & Midland General Insurance Company		1				
Lumbermen's Mutual Casualty Company	24,268	(25,659)		9,200	77,026	837.24
Markel Insurance Company of Canada	13,425	1,695	12.62	26,981	4,760	17.64
Maryland Casualty Company	(1,242)	3,541		19,146	16,904	88.29
Midland Insurance Company						
Motors Insurance Corporation	11,082	4,477	40.39	9,021	4,738	52.52
New Hampshire Insurance Company		39		(3)	6	
Non-Marine Underwriters, Members of Lloyd's, London, England	23,109	14,104	61.03	17,764	7,383	41.56
North American Company for Property and Casualty Insurance	39			53	2,003	3,779.25
North British and Mercantile Insurance Company Limited				611,209	268,603	43.95
The Northern Assurance Company Limited				187,330	79,883	42.64
Northumberland General Insurance Company	5,601	(11,885)		15,015	36,816	245.19
Norwich Union Fire Insurance Society Limited	2,286	(6,681)		11,027	14,984	135.88
Old Republic Insurance Company						
Pacific Employers Insurance Company		(1)		16	(22)	
Pearl Assurance Company Limited	877	577	65.79	6,078	14,509	238.71
The Personal Insurance Company of Canada	911	49	5.37	703		
Phoenix Assurance Company of Canada	105,345	33,223	31.53	82,981	48,196	58.08
Phoenix Assurance Company Limited						
The Phoenix Insurance Company						
Pitts Insurance Company	923	7,275	788.19			
The Portage la Prairie Mutual Insurance Company						
The Prudential Assurance Company Limited	158,448	54,226	34.22	106,535	97,153	91.19
Quebec Assurance Company	41,966	46,351	110.44	35,198	9,929	28.21

Reliance Insurance Company	745	15	2.01	2,667	38	1.42
Royal Insurance Company Limited	44,495	17,173	38.59	191,543	43,594	22.76
St. Paul Fire and Marine Insurance Company	(1,235)	(200)				
Saskatchewan Mutual Insurance Company	23,307	33,999	145.87	54,361	27,560	50.70
The Scottish Union and National Insurance Company	223			(199)		
Security Mutual Casualty Company	141,647	64,797	45.74	94,043	25,502	27.12
Sentry Insurance a Mutual Company						
Sovereign General Insurance Company	1,484	2,739	184.56	4,366	2,111	48.35
The Stanstead and Sherbrooke Insurance Company	38,625	21,138	54.72	95,384	37,650	39.48
Sun Alliance Insurance Company	500,616	223,602	44.66	555,724	237,888	42.65
Sun Insurance Office Limited				259	3,070	1,185.33
Toronto General Insurance Company		(114)			(685)	
Traders General Insurance Company	229	299	130.56	106	200	188.68
Transport Indemnity Company						
Transport Insurance Company						
The Travelers Indemnity Company	452	490	108.40	(7,225)	(2,632)	
The Travelers Indemnity Company of Canada	169,486	192,362	113.49	180,074	86,821	48.21
Truck Insurance Exchange						
Union America Insurance Company						
United Canada Insurance Company						
United States Fidelity and Guaranty Company	25,655	8,768	34.17	(10,860)	(13,224)	
United States Fire Insurance Company	70	17	24.28	(263)	(57)	
The Wawanesa Mutual Insurance Company	763,538	726,400	95.13	424,750	203,549	47.92
Wellington Fire Insurance Company	38,395	24,014	62.54	43,441	35,232	81.10
The Western Assurance Company	474,905	363,555	76.55	361,406	236,347	65.40
The Yasuda Fire and Marine Insurance Company, Limited	6,694	5,519	82.44			
Zurich Insurance Company				7,526	4,189	55.66
TOTALS	11,282,381	6,190,247	54.86	8,684,829	4,646,663	53.50

ACCIDENT AND SICKNESS INSURANCE

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Abbey Life Insurance Company of Canada	139					
Actra Fraternal Benefit Society	268	68	25.37			
Aetna Casulaty Company of Canada						
Aetna Casualty and Surety Company				30		
The Aetna Insurance Company						
Aetna Life Insurance Company	(236)	(31)				
Allendale Mutual Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	4,240			3,376		
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada						
American Bankers Insurance Company of Florida	31			21		
American Bankers Life Assurance Company of Florida	5,458	772	14.14	5,643	(1,760)	
American Home Assurance Company	1,490			1,497		
American National Insurance Company						
Atlantic Mutual Life Assurance Company	4,456	609	13.67	175		
The British America Assurance Company	1,308	880	67.28	1,316	1,852	140.73
The British Aviation Insurance Company Limited						
British Pacific Life Insurance Company	2,053	1,976	96.25	2,368		
CNA Assurance Company	101,505	48,377	47.66	72,896	62,424	85.63
The Canada Accident and Fire Assurance Company	742	235	31.67	996	1,796	180.32
The Canada Life Assurance Company	113,717	90,010	79.15	86,124	43,969	51.05
Canada Security Assurance Company						
Canadian General Insurance Company						
Canadian General Life Insurance Company	13,784	21,809	158.22	9,310	13,972	150.08
The Canadian Indemnity Company						
Canadian Premier Life Insurance Company	976					
The Canadian Surety Company						

The Casualty Company of Canada					(4)	
Chateau Insurance Company						
Chrysler Life Insurance Company of Canada	591	10	1.69	101	2	1.98
Combined Insurance Company of America	500,399	137,608	27.50	392,139	89,908	22.93
Commercial Travelers Mutual Insurance Company	1,914	2,416	126.23			
Commercial Union Assurance Company of Canada	3,965	(983)				
Commercial Union Assurance Company Limited				250		
Commonwealth Insurance Company						
Confederation Life Insurance Company	137,875	84,489	61.28	116,165	46,643	40.15
Connecticut General Life Insurance Company	50	8	16			
Constellation Life Assurance Company of Canada	14,490	54,441	375.71	13,550	14,133	104.30
Constitution Insurance Company of Canada				5	1,538	307.60
Continental Assurance Company				1,024		
Contintental Insurance Company						
Co-operative Fire and Casualty Company	20,663	8,792	42.55	19,791	25,659	129.65
Coronation Insurance Company Limited						
Credit Life Insurance Company						
Crown Life Insurance Company	126,699	44,757	35.33	114,121	41,966	36.77
Cumis Insurance Society, Inc.	(27)					
CUNA Mutual Insurance Society	39,178	20,532	52.41	50,088	13,999	27.95
The Dominion of Canada General Insurance Company	3,581	3,078	85.95	2,999	3,759	125.34
The Dominion Insurance Corporation						
The Dominion Life Assurance Company	57,842	32,808	56.72	69,646	57,747	82.92
Eaton Insurance Company	1,406	2,494	177.38	1,701	566	33.27
Eaton Life Assurance Company	4,773	2,475	51.85	5,051	3,274	64.82
Economical Mutual Insurance Company	2,539	614	24.18	1,257	(29)	
The Empire Life Insurance Company				514		
Employers Mutual Liability Insurance Company of Wisconsin						
The Excelsior Life Insurance Company	37,307	30,109	80.70	28,860	19,728	68.36
Federal Life and Casualty Company	178,133	16,738	9.40	127,897	12,886	10.08
Fidelity Insurance Company of Canada						
Financial Life Assurance Company of Canada	8,265	6,903	83.52			
Fireman's Fund American Life Insurance Company	51					
Fireman's Fund Insurance Company						
Ford Life Insurance Company	14,910	4,937	33.11	13,821	(1,505)	
Foremost Insurance Company						
Gamble Alden Life Insurance Company						

ACCIDENT AND SICKNESS INSURANCE (continued)

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
The General Accident Assurance Company of Canada						
General Security Insurance Company of Canada						
The Globe Indemnity Company of Canada	20					
Globe Life Insurance Company	47			45		
Grain Insurance And Guarantee Company						
The Great American Insurance Company						
The Great Eastern Insurance Company						
The Great-West Life Assurance Company	141,754	53,769	37.93	95,465	8,089	8.49
Guardian Insurance Company of Canada	561	1,725	307.48	221		
Halifax Insurance Company	90			90		
Hartford Fire Insurance Company						
Heritage Life Assurance Company						
The Home Insurance Company						
The Hudson Bay Insurance Company						
The Imperial Guarantee & Accident Insurance Company of Canada						
The Imperial Life Assurance Company of Canada	43,703	19,290	44.14	34,611	1,227	3.53
Insurance Company of North America	149	25	16.78	697	92	13.20
The Insurance Corporation of Ireland Ltd.						
Knights of Columbus						
Laurier Life Insurance Company	2,153	998	46.35			
Liberty Mutual Life Insurance Company						
Life Insurance Company of North America	2,740	6,301	229.96	1,354	60	4.43
The Liverpool & London & Globe Insurance Company Limited				151		
The London Assurance	4			1,453		
The London & Lancashire Insurance Company Limited				6		
London Life Insurance Company	50,516	56,634	112.11			
London & Midland General Insurance Company	19,032	11,518	60.52	18,462	8,541	46.26

Loyal Protection Life Insurance Company	423					
Lumbermen's Mutual Casualty Company	(33)			776		
The Manufacturers Life Insurance Company	2,172	1	.04	2,378	2	.08
Maritime Hospital Services Association	1,076,239	1,033,838		891,309	748,722	84.00
The Maritime Life Assurance Company	28,463	2,185	7.68	22,196	2,159	9.73
Markel Insurance Company of Canada						
Maryland Casualty Company	(10,954)	(56,731)		45,025	76,854	170.69
Maryland Life Insurance Company of Baltimore				41,423	2,236	5.39
Massachusetts Mutual Life Insurance Company	2,132	499	23.41			
Metropolitan Life Insurance Company	33,095	33,028	99.80	29,636	21,097	71.19
Midland Insurance Company						
Mony Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	92,955	85,365	91.83	75,533	43,604	61.30
Mutual of Omaha Insurance Company	213,690	104,208	48.77	111,944	106,795	95.40
National Fidelity Life Insurance Company	5,379					
The National Life Assurance Company of Canada	33,640	27,158	80.73	37,804	33,537	88.71
New York Life Insurance Company	3,069	7,357	239.72	(1,257)	1,192	
Non-Marine Underwriters, Members of Lloyd's, London, England	3,988	2,836	71.11			
North American Company for Property and Casualty Insurance	118			78		
North American Life Assurance Company	37,261	9,291	24.94	41,973	8,145	19.41
North American Life and Casualty Company	148	550	371.62	148		
North British and Mercantile Insurance Company Limited				889	800	89.99
The North West Life Assurance Company of Canada	2,999	2,720	90.70	2,486	2,357	94.81
The Northern Assurance Company Limited				270	(100)	
Northumberland General Insurance Company						
Norwich Union Fire Insurance Society Limited				106		
Occidental Life Insurance Company of Canada	10,443	11,061	105.92	10,971	12,470	113.66
Old Republic Insurance Company						
Old Republic Life Insurance Company	5,213	(5,122)				
The Order of United Commercial Travelers of America	1,150	629	54.70			
Pacific Employers Insurance Company						
Pearl Assurance Company Limited						
Pennsylvania Life Insurance Company	52,338	962	1.84	63,332	29,175	46.07
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada	397			589		
Phoenix Assurance Company, Limited						
Pitts Insurance Company		(184)			(1,232)	

ACCIDENT AND SICKNESS INSURANCE (continued)

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Pitts Life Insurance Company	43,936	24,821	56.49	41,809	20,108	48.09
Portage la Prairie Mutual Insurance Company						
The Prudential Assurance Company Limited	1,127	456	40.46	1,104	462	41.85
The Prudential Insurance Company of America	142,892	94,939	66.44	173,673	121,119	69.74
Quebec Assurance Company	55			6,876		
Reliable Life Insurance Company	479					
Reliance Insurance Company						
Royal Insurance Company Limited	38			70		
St. Paul Fire and Marine Insurance Company						
Saskatchewan Mutual Insurance Company						
The Scottish Union and National Insurance Company						
Security Mutual Casualty Company	182					
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company				188		
Sun Alliance Insurance Company	2,350			411		
Sun Insurance Office Limited				(8)		
Sun Life Assurance Company of Canada	286,991	151,418	52.76	238,914	181,635	76.03
Teachers Insurance and Annuity Association of America						
Toronto General Insurance Company						
Traders General Insurance Company						
Transport Insurance Company						
The Travelers Indemnity Company						
Travelers Indemnity Company of Canada	125	705	564	(1,753)	(342)	
The Travelers Insurance Company	22,664	6,316	27.87	22,499	18,443	81.97
Travelers Life Insurance Company of Canada						
Turck Insurance Exchange						

Union Mutual Life Insurance Company	1,343	3,271	243.56	1,343	1,502	111.8
United Canada Insurance Company						
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company						
Wellington Fire Insurance Company						
The Western Assurance Company	719	90	12.52	787		
Zurich Insurance Company	257	(4,440)		30,609	21,796	71.21
Zurich Life Insurance Company of Canada	117,051	107,548	91.88	80,948	42,168	52.09
TOTALS	3,879,838	2,411,966	62.16	3,270,366	1,965,236	60.09

ALL OTHER CLASSES OF INSURANCE

Excepting Life, Fire, Auto, Accident and Sickness which are reported in detail elsewhere in this Report

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Aetna Casualty Company of Canada						
Aetna Casualty & Surety Company	9,206	(3,166)		21,571	(7,077)	
The Aetna Insurance Company	36			131		
Affiliated FM Insurance Company	401					
Allendale Mutual Insurance Company	(80)			809		
Allstate Insurance Company						
Allstate Insurance Company of Canada	13	(8,575)		1,126	13,069	1,160.66
American Home Assurance Company	9,339			3,628		
The American Insurance Company	88					
The American Road Insurance Company						
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company	44					
The Boiler Inspection and Insurance Company of Canada	40,354	7,541	18.68	32,805	(36,438)	
The British America Assurance Company	36,471	1,065	2.92	2,926		
The British Aviation Insurance Company Limited	99			407		
CNA Assurance Company	7,903	46,047	582.65	7,440	3,623	48.70
The Canada Accident and Fire Assurance Company	14,313	(641)		14,430	891	6.17
Canada Security Assurance Company	2,149	225	10.46	3,490	776	22.63
Canadian General Insurance Company	119,147	67,988	57.06	95,057	34,744	36.55
The Canadian Indemnity Company	14,291	40,394	282.65	13,231	22,179	167.63
Canadian Pioneer Insurance Company				155		
The Canadian Surety Company	25,224	4,783	18.96	56,479	4,940	8.75
The Casualty Company of Canada	9,169	(356)		2,925	455	15.56
Chateau Insurance Company						
Commerce & Industry Insurance Company of Canada	2,014					

Commercial Union Assurance Company of Canada	77,644	20,889	26.90			
Commercial Union Assurance Company Limited				4,770	16	0.34
Commonwealth Insurance Company						
Consolidated Fire and Gas Insurance Company	4,536					
Constitution Insurance Company of Canada	10					
Continental Insurance Company	3,360	6,423	191.16	36,619	(3,808)	
Co-operative Fire and Casualty Company	21,832	15,967	73.13	19,222	1,495	7.78
Coronation Insurance Company Limited	(10,198)			5,428		
Cumis Insurance Society, Inc	11,635	6,548	56.27	6,321	(26,128)	
The Dominion of Canada General Insurance Company	1,714			1,259	1,401	111.28
The Dominion Insurance Corporation	1,113					
Eaton Insurance Company						
Ecclesiastical Insurance Office Limited	462			78		
Economical Mutual Insurance Company						
Employers Mutual Liability Insurance Company of Wisconsin	1,317	1,169	88.76	40		
Employers Reinsurance Corporation	549					
Federal Fire Insurance Company	1,400					
Federal Insurance Company	8					
Fidelity Insurance Company of Canada	7,756			5,609	(350)	
Financial Life Assurance Company of Canada				5,157	322	6.24
The Fire Insurance Company of Canada				(78)	(1,826)	
Firemen's Fund Insurance Company	2,568			12,040	3,679	30.56
Foremost Insurance Company						
The General Accident Assurance Company of Canada	6,588	40	60	3,774		
General Security Insurance Company of Canada	3,881			1,415		
Gerling Global General Insurance Company	585					
Gibraltar General Insurance Company	1,190					
The Globe Indemnity Company of Canada	1,633	(7,322)		1,331	(374)	
Grain Insurance and Guarantee Company	427			476		
The Great American Insurance Company	493	5,273	1,089.85			
The Great Eastern Insurance Company	7			8		
Guardian Insurance Company of Canada	23,747	40,064	168.71	21,752	10,522	48.37
Halifax Insurance Company	(63)			245		
Hartford Fire Insurance Company	(333)	5,322		380		
Herald Insurance Society						
Highlands Insurance Company						
The Home Insurance Company	2,338	8,470	362.27	1,005	1,296	128.96

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Auto, Accident and Sickness which are reported in detail elsewhere in this Report

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
The Hudson Bay Insurance Company				(2)		
Ideal Mutual Insurance Company	(155)			200		
The Imperial Guarantee & Accident Insurance Company of Canada	9,788	2,116	21.61	9,650		
Insmor Mortgage Insurance Company	8,138	2,314	28.43	5,825		
Insurance Company of North America	3,305			1,154		
The Insurance Corporation of Ireland Ltd	1,500					
Liberty Mutual Fire Insurance Company	883			2		
The Liverpool & London & Globe Insurance Company Ltd		244		2,010	35,347	1,758.56
The London Assurance	188	318	169.14	4,611	(2,287)	
London & Edinburgh General Insurance Company of Canada		503		14,847	8,790	59.20
The London & Lancashire Insurance Company Limited	767			35		
London & Midland General Insurance Company	2,045	(2,150)		2,062	(372)	
Lumbermen's Mutual Casualty Company						
Markel Insurance Company of Canada	(1,000)	256		3,707	424	11.44
Maryland Casualty Company	52,378	22,011	42.02			
Maryland Life Insurance Company of Baltimore						
Midland Insurance Company	112,694	17,129	15.19	73,282	10,947	14.94
The Mortgage Insurance Company of Canada						
New Hampshire Insurance Company	19,616	82,068	418.37	4,313		
Non-Marine Underwriters, Members of Lloyd's, London, England				33,072	14,270	43.15
North British and Mercantile Insurance Company Limited						
North American Company for Property and Casualty Insurance				1,637	118	7.21
The Northern Assurance Company Limited						

Northumberland General Insurance Company	850	1,250	147.05	2,093	62	2.96
Norwich Union Fire Insurance Society Limited	(26)			848		
Old Republic Insurance Company						
Pacific Employers Insurance Company	40					
Pearl Assurance Company Limited	8			40		
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada	5,105	4,065	79.62	18,784	190	101
Phoenix Assurance Company, Limited						
The Phoenix Insurance Company						
The Portage la Prairie Mutual Insurance Company	8,618	1,756	20.37			
The Prudential Assurance Company Limited	9,913	8,572	86.47	15,889	(107)	
The Prudential Insurance Company of America						
Quebec Assurance Company	14,370	(395)		2,622	(1,341)	
Reliance Insurance Company	893			1,066		
Royal Insurance Company Ltd.	3,849			7,942	(251)	
St. Paul Fire and Marine Insurance Company						
Saskatchewan Mutual Insurance Company	413			1,364		
The Scottish Union and National Insurance Company	(2)			6	(306)	
Seaboard Surety Company		(4,322)				
Security Mutual Casualty Company	1,772	640	36.11	504	75	14.88
Sentry Insurance a Mutual Company						
The Sovereign General Insurance Company	7			1,367	812	59.40
The Sovereign Mortgage Insurance Company	11,174			4,462		
The Stanstead and Sherbrooke Insurance Company	936			890	133	14.94
Sun Alliance Insurance Company	69,296	6,948	10.02	61,112	2,021	3.31
Sun Insurance Office Limited				9,763	727	7.44
Toronto General Insurance Company						
Traders General Insurance Company	7					
Transport Indemnity Company						
Transport Insurance Company						
The Travelers Indemnity Company	1,491	3,705				
Travelers Indemnity Company of Canada	(195)	133		8,618		
Truck Insurance Exchange						

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Auto, Accident and Sickness which are reported in detail elsewhere in this Report

Insurer	1976 Direct Premium Income	1976 Direct Claims Incurred	1976 Loss Ratio %	1975 Direct Premium Income	1975 Direct Claims Incurred	1975 Loss Ratio %
Unionamerica Insurance Company						
United Canada Insurance Company	43	353	820.93	2,199	509	23.15
United States Fidelity and Guarantee Company	7,704	4,468	57.99	(49)	16	
United States Fire Insurance Company	19,799	1,649	8.32	13,858	(201)	
The Wawanesa Mutual Insurance Company	300	4,883	1,627.66	398	18	4.52
Wellington Fire Insurance Company	44,564	8,334	18.70	28,911	16,010	55.38
The Western Assurance Company						
Western Surety Company						
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company	406			28		
TOTALS	867,682	421,291	48.55	726,286	109,011	15.01

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE AGENTS AND ADJUSTERS

Charlottetwn, P.E.I.
December 31, 1976

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1977, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, (4) S - Accident and Sickness.)

Arsenault, Roger J.	Wellington	LFA
Atkinson, Earle N.	Summerside	L
Baker, Donald R.	Margate	FAS
Ballum, John B.	Montague	LFA
Bearisto, W. Boyd	Kensington	LFA
Beaton, Earl L.	Charlottetown	FA
Bell, Melville G.	Crapaud R.R. No. 1	FA
Blanchard, Gordon	Cornwall	FA
Bonnell, Mark L.	Sherwood	L
Brewer, John	Charlottetown R.R. No. 3	LS
Buchanan, Norman	O'Leary R.R. No. 3	S
Callaghan, Louis P.	Cardigan	LFA
Campbell, George	Park Corner	S
Capier, Charles W.	Southport	L
Carr, H. Bennett	West Royalty	LFAS
Carruthers, Robert S.	Kensington	LFA
Clark, Don L.	Kensington	FA
Clarke, Blair	Charlottetown	S
Coffin, John Ross	Souris R.R. No. 4	LFA
Coles, Daniel E.	Winsloe R.R. No. 1	LS
Comeau, Wallace	Little Sands	S
Compton, George H.	Pinette	L
Cooke, Charles C.	Sherwood	LFA
Cooke, Gordon S.	Summerside	LFA
Coughlin, James K.	Summerside	LA
Coulombe, Peter	Cornwall	S
Crawford, Mrs. Nancy D.	Charlottetown	FA
Currie, Robert V.	Sherwood	L
Currie, Winston	Summerside	FA
Coneen, W. Allison	Montague	LFA
Darby, Edwin S.	Crapaud	LFAS
Davidson, Graham E.	East Royalty	LS
Day, Ivan	Kensington R.R.	LFA
Deighan, James I.	Charlottetown	LS
Devine, James E.	Charlottetown	L
Dew, Morton	Charlottetown	FAS
Diamond, Randy	Flat River	S
Donald, Everett L.	Kensington	LFAS
Doucette, Aeneas A.	Charlottetown	FA
Doucette, Ivan	Tignish Shore	S
Dougay, Lawson J.	Cornwall R.R. No. 4	S
Doyle, Valerie	Charlottetown	FA
Driscoll, Wilfred J.	Charlottetown	LFA
Dube, Roger A.	Winsloe R.R. No. 2	S
Dyment, K. Earle	Wilmot Valley	LS

Ellis, Clifford O.	O'Leary	LFA
Ellis, John K.	Summerside	FA
Frahar, George J.	Rice Point	LFA
Fraser, Sarah A.	Souris River	LFA
Frazee, C.M.	Charlottetown	LFAS
Full, Gordon S.	Southport	FAS
Gallant, Alice M.	Wellington	F
Gallant, Emily	St. Felix R.R. No. 1	S
Gallant, Ernest L.	North River	LS
Gallant, J. Leroy	Sherbrooke	FA
Gass, Carol M.	Cornwall	FA
Gaudet, James J.	Sherwood	LS
Gaudet, J. Patrick	Charlottetown	LFA
Gaudette, Brian T.	Tignish	LFA
Gay, Reginald G.	Kinlock R.R. No. 1	LS
Gorrill, Keith Raymond	O'Leary	LFA
Ghiz, Roger	Charlottetown	FA
Grant, Edward D.	North Wiltshire R.R. No. 1	LS
Griffin, Raymond M.	Montague	LFAS
Hambly, Joseph B.	Charlottetown	FA
Havenga, Cornelius	North River	S
Hawes, Orrin Patrick	Charlottetown	L
Hedges, Ronald	Sherwood	L
Hennessey, J. Harold	Commerical Cross	L
Henthorn, Richard T.	Wilmot	L
Herring, Mrs. Doris	Cardigan R.R. No. 2	FA
Herring, Marvin G.	Murray Harbour	FA
Herring, Merrill B.	Cardigan R.R. No. 2	FA
Hickey, Ronald G.	Summerside	FA
Hickox, Roger F.	Sherwood	FA
Higgins, Robert D.	Montague	L
Hill, Gerald D.	Sherwood	L
Hill, Glen Robert	Charlottetown	LS
Hogan, James T.	Summerside	L
Hookey, Lenoard	Charlottetown	LFA
Hooper, Reginald Joseph	Mt. Stewart R.R. No. 1	L
Huestis, Robert F.	Cornwall	LS
Hughes, B.H.	Charlottetown	FA
Hyndman, Fred E.	Charlottetown	LFA
Inman, Stirling W.	Charlottetown	FA
Ives, James G.	Sherwood	LS
Ives, Stewart Gordon	Charlottetown	LS
Jenkins, J. Frank	Summerside	LFS
Jenkins, Keith B.	Charlottetown	LFA
John, Haveli Ram	Sherwood	S
Johnson, John Keir	Miscouche	LF
Johnston, Edwin C.	Cornwall R.R. No. 3	FA
Kameka, Paul	Kildare	S
Kirkpatrick, Charles	Charlottetown	LS
Ling, Victor S.	Charlottetown	LS
Little, John	Vernon River R.R. No. 1	LS
Llewellyn, Arnold A.	Parkdale	FA
Loo, William	Kensington R.R. No. 6	S

MacArthur, Charles Wayne	Cornwall	LS
MacDonald, W. Blair	Charlottetown	LS
MacDonald, Earle	Bordon R.R. No. 1	FA
MacDonald, R. Elmer	Borden R.R. No. 1	L
MacDonald, Marven	York Point	FA
MacDonald, Victor F.	Sherwood	LFA
MacDougall, Audrey	St. Eleanors	FA
MacDougall, J.C.	Charlottetown	L
MacEwen, Archibald S.	Breadalbane R.R. No. 1	L
MacFadyen, Millar	Charlottetown	FA
MacKay, James	Charlottetown	F
MacKinnon, Cyril	Murray River	FA
MacKinnon, Glen	Murray River	FA
MacKinnon, Russell	Cornwall	L
MacLean, Mrs. Dorothy E.	North Wiltshire	F
MacLeod, Donald S.	Sherwood	LFA
MacLeod, Carl C.	Miscouche	LS
MacLeod, Everett	Borden	L
MacLeod, Neil R.	Summerside	FA
MacLeod, Sterling S.	Sherwood	L
MacLeod, T. E.	Charlottetown	F
MacLure, W. Hazen	Murray Harbour North	LFA
MacMillan, Alan Gordon	Charlottetown	LFA
MacMillan, Ira	Charlottetown R.R. No. 3	LS
MacMurdo, Wallace E.	Kensington R.R. No. 4	L
MacPherson, Roderick E.	Winsloe R.R. No. 2	L
McAleer, J. Wilfred	Charlottetown	FA
McCloskey, Heather	Charlottetown	FA
McCloskey, James J.	Charlottetown	LS
McInnis, Arthur F.	Charlottetown	FA
McInnis, Wilbert C.	Sherwood	FA
McIver, A. Kathleen	Summerside	FA
McGuire, William Patrick	Charlottetown	L
McQuaid, Melvin J.	Souris	FA
Madore, Kevin	Charlottetown	S
Matheson, Mabel M.	Charlottetown	L
Miller, James H.	Charlottetown	L
Moar, Edna I.	Montague	FA
Monaghan, Kenneth	South Melville	S
Montgomery, James C.	Charlottetown	L
Morris, John H.	Charlottetown	LFA
Morrison, Edward R.	Charlottetown	LS
Morrison, Kenneth J.	Charlottetown	LS
Moyaert, Marcel	Montague	LFA
Moyaert, Persus	Montague	FA
Murphy, Augustine J.	Charlottetown	FA
Murphy, David W.	Charlottetown	S
Nicholson, Dawana	Summerside	FA
Nicholson, Donald B.	Summerside	FA
Nicholson, E. M.	Summerside	FA
Palmer, Cecil R.	Charlottetown	LS
Paquet, John J.	Sherwood	LS
Perry, Reginald	Wellington Station	S
Picard, G. E. (Ted)	Kensington	L
Pineau, Harold L.	Charlottetown	LS
Pitre, Leroy	Tignish R.R. No. 1	S

Poirier, Gary	St. Edward	S
Powers, Darlene	Tignish	S
Ramsay, E. M.	Summerside	FA
Ramsay, Frederic C.	Montrose	LS
Ready, William L.	Miscouche	LS
Reid, Barrie C.	Charlottetown	FA
Reid, Shirley	Cornwall	FA
Richards, Joseph	Charlottetown	S
Robertson, Alex J.	Charlottetown R.R. No. 7	F
Robertson, Mark S.S.	Victoria	LS
Rochford, John	Alberton	FA
Rourke, William B.	Montague	FA
Rupert, Ralph	Charlottetown	L
Saint, J. Alan	Charlottetown R.R. No. 1	FA
Saint, John C.	Charlottetown R.R. No. 1	FA
Saint, Marjorie	Charlottetown R.R. No. 1	FA
Savidant, J. Rodney	North River	L
Shaw, Keith	Summerside	LS
Shoemaker, Thomas Alfred	Charlottetown	LS
Simpson, Clifford	Breadalbane R.R. No. 1	F
Smith, Gerald W.	Sherwood	LS
Smith, Harold P.	Pownal	FA
Smith, Ronald Wayne	Pownal	LFA
Smith, Shawn David	Sherwood	LS
Somers, Edmund E	Charlottetown	LS
Stetson, Errol	O'Leary	FA
Stevenson, William V.	Charlottetown	LFAS
Thomson, J. A.	North Tryon	FA
Tomilson, William H.	Charlottetown	LS
Trainor, Mrs. Eleanor	Charlottetown	A
Tremere, Winston	Union Road	FA
Turner, Edwin William	O'Leary	LFA
Underhay, Ernest	Bay Fortune	FA
Victor, Samuel Zafar	Charlottetown	LS
Walker, J. Sterling	Charlottetown	FA
Walmsley, Jack	Summerside	L
Walsh, Wayne	Albany	S
Watson, Robert	Cornwall	FA
Wedlock, William	Summerside	LFA
Weeks, B. Lloyd	Charlottetown	FA
Whelan, Merrill T.	Sherwood	L
Whidden, Philip	Charlottetown	FA
White, Everett H.	Sherwood	LS
Whitehead, Mrs. Margaret	Charlottetown	FA
Wigmore, Cecil	Charlottetown	FA
Younker, Robert E.	Charlottetown	L

TERMINATIONS

Buchanan, Norman	O'Leary R.R. No. 3	S
Capier, Charles W.	Southport	L
Clarke, Blair	Charlottetown	S
Devine, James E.	Charlottetown	L
Doucette, Aeneas A.	Charlottetown	LS
Dube, Roger A.	Winsloe R.R. No. 2	S
Gallant, Emily	St. Felix R.R. No. 1	S
MacLeod, Carl C.	Miscouche	LS
McQuaid, Melvin J.	Souris	FA
Perry, Reginald	Wellington Station	S
Pineau, Harold L.	Charlottetown	S
Pitre, Leroy	Tignish R.R. No. 1	S
Poirier, Gary	St. Edward	S
Richards, Joseph	Charlottetown	S
Smith, Shawn D.	Sherwood	S
Moore, David	Sherwood	S

ADJUSTERS

NAME	COMPANY
H. B. Armstrong	Brouwer & Company Ltd.
C. V. Blackadar	Blackadar Insurance Claims
A. E. Breedon	Brouwer & Company Ltd.
Rowena Marion Buote (probationary)	Gorman-Cain Limited
W. L. Corrigan (probationary	Blackadar Insurance Claims
Kenneth D. Crawford	Co-operative Fire & Casualty Co.
Gary A. Crosby	B. E. MacKay Adjusters Limited
Troy W. Gee	Co-operative Fire & Casualty Co.
Roger W. Hogan	Gorman-Cain Limited
J.A. Lawson	Lawson Adjustment Service Ltd.
R. A. McCabe	Brouwer & Company Ltd.
Violet L. G. MacDonald	Co-operative Fire & Casualty Co.
Gordon A. MacDougall	B.E. MacKay Adjusters Limited
James R. O'Brien	Island Adjustment Services
Herbert B. Schurman	Lawson Adjustment Service Ltd.
Stewart F. Simpson	Co-operative Fire & Casualty Co.
John Wheatley	Wheatley Adjustment Bureau
John H. Willoughby	MacKay-Jollimore (P.E.I.) Limited